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**** CONTINUING DATA *******
 This application is a 371 of PCT/US04/18658 06/10/2004
 which claims benefit of 60/477,187 06/10/2003

**** FOREIGN APPLICATIONS *******
 UNITED STATES OF AMERICA PCT/US04/17756 06/04/2004

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****
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Foreign Priority claimed 35 USC 119(a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No /SHAHID KAMAL/ Examiner's Signature	<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY NY	SHEETS DRAWINGS 3	TOTAL CLAIMS 22	INDEPENDENT CLAIMS 3
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ADDRESS
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TITLE
 Systems and methods for conducting secure payment transactions using a formatted data structure

FILING FEE RECEIVED 530	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit
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